

REMARKS

Claims 1-48 are pending. By this Amendment, Claims 1, 6-8, 14-15, 23, 25 and 33 are amended, and new Claims 42-48 are added.

Notice of Abandonment Mailed 30 December 2004

Applicants note that in the 04 January 2005 telephone conference between the Examiner and Applicants' undersigned representative, the Examiner acknowledged that the Notice of Abandonment was mailed in error, and the application has not in fact been abandoned. Prompt withdrawal of the Notice of Abandonment and a written indication from the Examiner that the application is not abandoned are respectfully requested.

Claim Objection

In the Office Action, the Examiner objects to Claim 33 on grounds it contains an informality. Applicants respectfully submit that the amendment to Claim 33 obviates this objection. Withdrawal of the objection is respectfully requested.

35 U.S.C. § 112, 2nd Paragraph Rejection

In the Office Action, the Examiner rejects Claims 7, 14-15 and 25 under 35 U.S.C. § 112, second paragraph. Applicants respectfully submit that the amendments to Claims 7, 14-15 and 25 obviate this objection. Withdrawal of the rejection is respectfully requested.

35 U.S.C. § 103(a) Rejection – Claims 1-7 and 15-41

In the Office Action, the Examiner rejects Claims 1-7 and 15-41 under 35 U.S.C. § 103(a) over Wilkinson in view of O'Rourke. This rejection is respectfully traversed.

Neither Wilkinson nor O'Rourke, when considered separately and in combination, disclose or suggest *assigning at least one Attribute to at least one of a) one of the multiple accounts, b) a sub-account of one of the multiple accounts, and c) an entry in one of the multiple accounts, wherein the Attribute has a logical pointer to at least one Attribute Group ID or Attribute Center*, as recited in Claim 1.

Applicants note that Attributes, Attribute Group IDs, and Attribute Centers and related features are discussed in numbered paragraphs 0040-0078 of the substitute specification.

In addition, Neither Wilkinson nor O'Rourke, when considered separately and in combination, disclose or suggest additional features variously recited in Claims 42-48, for example: the at least one Attribute is a Virtual Attribute; the at least one Attribute is an Active Attribute; each of the labels comprises an Attribute Group ID that includes logical pointers to Attributes associated with the Attribute Group ID; each of the labels comprises an Attribute Group ID that includes a logical pointer to an Attribute Group definition that has links to Attributes associated with the Attribute Group ID; and the Attribute Center is a Virtual Attribute Center. Wilkinson and O'Rourke further fail to disclose or suggest logically locking related entries across the multiple accounts by inserting a code into a lock table, wherein the code indicates at least one Attribute relating the locked entries, as recited in Claim 48.

In addition, Wilkinson and O'Rourke fail to disclose or suggest Claims 35-36. The Examiner refers to Figures 11-7. 11-10 of Wilkinson, but these figures merely disclose that an entry can have a date associated with it. None of these figures discloses or suggests displaying activity in a selected account from a selected time period as recited in Claim 35, or receiving a date selection indicating a

point in time for each account in an account selection and displaying for each account in the account selection, an account value on the point in time, as recited in Claim 36.

With respect to Claim 37, the Examiner cites page 382 of Wilkinson. However, Wilkinson merely discloses that accounts can be classified or designed to meet requirements of government agencies (e.g. Internal Revenue Service, Securities and Exchange Commission). There is no teaching or suggestion to receive goals and rules linking financial data with non-financial data, identify, via the assigned labels and the matched labels, ones of the multiple accounts and posted data relevant to the received goals and rules; and model changes to the identified accounts and identified posted data that achieve the received goals and rules, as recited in Claim 37.

With respect to Claim 21, neither Wilkinson nor O'Rourke disclose or suggest a Smart Account having a rule set associated with it that defines transactions and defines posting rules associated with the defined transactions, wherein the Smart Account recognizes a transaction defined in the rule set based on the corresponding labels matched to the received data, and the Smart Account posts the recognized transaction in accordance with the associated posting rules, as recited in Claim 21. Wilkinson and O'Rourke likewise fail to disclose or suggest that the Smart Account posts parts of the transaction to different accounts in accordance with the associated rules, as recited in Claim 22, for example by splitting the monetary amount of a single transaction among different accounts. See for example numbered paragraphs 00111, 00112 of the substitute specification. In addition, Wilkinson and O'Rourke fail to disclose or suggest that the different accounts to which the Smart Account posts

are associated with different accounting standards, as recited in Claim 23, for example U.S. GAAP and International Accounting Standard.

Other features not disclosed or suggested by either of the combinations applied by the Examiner to the claims include: a Smart Account posting a transaction to a *future* date (Claim 30); a Smart Account posting an identified transaction in parts, *each part with a different future date* (Claim 29); and the received data including financial data *and* non-financial data (Claim 31).

For the foregoing reasons, withdrawal of the rejection of Claims 1-7 and 15-41 under 35 U.S.C. § 103(a) in view of Wilkinson and O'Rourke is respectfully requested.

35 U.S.C. § 103(a) Rejection – Claims 8-14

In the Office Action, the Examiner also rejects Claims 8-14 under 35 U.S.C. § 103(a) in view of Wilkinson and O'Rourke in combination with *Guide to Small Business Accounting Software* (Needle). Applicants respectfully submit that Needle fails to overcome the deficiencies of Wilkinson and O'Rourke discussed above with respect to Claim 1, from which Claims 8-14 variously depend. Accordingly, Claims 8-14 are likewise allowable for at least the same reasons.

Applicants further note that in the Office Action near the top of numbered page 4, the Examiner asserts that O'Rourke teaches automatic posting of account information across any number of desired externally required statements, and that since XBRL can be used over the Internet, links between accounts are inherently provided. The Examiner further asserts that it would have been obvious to modify Wilkinson with the teachings of O'Rourke to achieve automatic posting between

accounts (as recited for example in Claim 13). These assertions are respectfully traversed.

Although XBRL documents can be consumed by different entities as disclosed in O'Rourke, XBRL is simply a language (eXtensible Business Reporting Language) and not an accounting system. Furthermore, the Internet links referred to by the Examiner are transparent, and not substantive – the Internet links do not signify logical relationships between accounts governed by different standards, they merely represent pathways over which data can be communicated from one physical location to another. Accordingly, the asserted combination of Wilkinson, O'Rourke and Needle fails to disclose or suggest first Alternate Control Accounts that are associated with a first Accounting Standard and are linked to other Alternate Control Accounts associated with other Accounting Standards, and fails to disclose or suggest automatically reflecting received data from the first Alternate Control Accounts into the other Alternate Control Accounts based on the links between the Alternate Control Accounts.

In addition, Applicants note that the Examiner's citation to Needle discloses side-by-side comparison of the *same* items from different time periods. Needle fails to disclose or suggest comparing *different* items or statements, and fails to disclose or suggest reorganizing a sequence of items in at least one of the different statements so that corresponding items in different statements are aligned side-by-side. Accordingly, the asserted combination of Wilkinson, O'Rourke and Needle fails to disclose or suggest displaying a Beginning Balance Sheet sequence, a Balance Sheet Transfer and Adjustment sequence, an Income Statement sequence, an Indirect Cash Statement sequence, and an Ending Balance Sheet sequence aligned

side-by-side, and the computer system organizing all elements in the sequences so that all corresponding elements in the sequences are aligned in the same row, as recited in Claim 8, and additional features variously recited in Claims 9-12.

For the foregoing reasons, withdrawal of the rejection of Claims 8-14 under 35 U.S.C. § 103(a) in view of Wilkinson and O'Rourke in combination with Needle is respectfully requested.

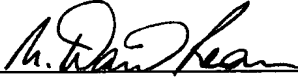
Conclusion

Applicants respectfully submit that the application is in condition for allowance. Favorable consideration on the merits and prompt allowance are respectfully requested. In the event any questions arise regarding this communication or the application in general, the Examiner is invited to contact Applicants' undersigned representative at the telephone number listed below.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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